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Re: Application Serial No.: 09/624,732
Applicant: Gerald P. Sullivan
For: APPARATUS AND METHOD FOR CREATING AND
MANAGING A FINANCIAL INSTRUMENT
Our Ref: 23334.001

To: James Zurita
USPTO, Art Unit 2165

Fax No: 703-746-8378
Tel No: 703-605-4966

From: R. Lewis Gable

Date: December 16, 2003

No Confirmation Copy

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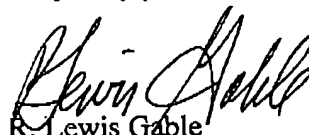
Message:

Attached please find Applicant's Supplemental Amendment in response to the Office Action dated October 7, 2002.

The undersigned certifies that the attached Supplemental Amendment was faxed on December 16, 2003 to the above indicated fax number.

Please confirm by fax or telephone call receipt of the attached Amendment.

Very truly yours,



R. Lewis Gable
Registration No. 22,479

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23334.01

UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gerald P. Sullivan
Serial No.: 09/624,732
Filed: July 25, 2000
Art Unit: 2165
Examiner: James Zurita
Title: APPARATUS AND METHOD FOR CREATING AND
MANAGING A FINANCIAL INSTRUMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT

In response to the Office Action dated October 7, 2002 and supplemental to the
Amendment filed June 26, 2003, please amend the above-identified application as follows: